

In re:  
Higinio Mora  
Debtor

Case No. 24-10917-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Dec 19, 2024

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2024:

Recip ID	Recipient Name and Address
db	+ Higinio Mora, 2412 S Carbon Street, Allentown, PA 18103-6738
14866031	AMERICAN EXPRESS, Attn.: bankruptcy Mgr, PO BOX 96001, Los Angeles CA 90095-8000
14869187	+ BankUnited, N.A., c/o DENISE ELIZABETH CARLON, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14866030	+ CITI FINANCIAL VISA, Attn.: Bankruptcy Manager, PO BOX 9001037, Louisville KY 40290-1037
14866022	+ Carrington Mortgage, Attn: Caitlin Donnelly Esq, KML Law Group, 701 Market St Suite 5000, Philadelphia PA 19106-1541
14891879	+ FIRST HERITAGE FINANCIAL LLC, Midwest Loan Services, PO Box 209, 6th Floor, Hancock, MI 49930-0209
14880567	+ FIRST HERITAGE FINANCIAL LLC, PO Box 209, 6th Floor, Hancock , MI 49930-0209
14866025	+ First Heritage Financial LLC, Attn LOGS Legal Group LLP, 3600 Horizon Drive Suite 150, King of Prussia PA 19406-4702
14880808	+ First Heritage Financial Llc., C/O Christopher Denardo, LOGS Legal Group LLP, 985 Old Eagle School Road, Suite 514, Wayne, PA 19087-1712
14866026	+ HOME DEPOT, Attn: James Granberry, 26000 Cannon Road, Cleveland Ohio 44146-1807
14875961	+ Home Depot, Attn.: V. P. Card Services, 1951 Glenwood St, Allentown PA 18103-5539
14875958	+ Hyundai Finance & Leasing, c/o Finance Manager, 675 State Ave, Emmaus PA 18049-3029
14875959	+ J P Morgan Chase Bank Visa, Attn.: V. P. Bankruptcy, PO Box 6294, Carol Stream IL 60197-6294
14866021	PENNYMAC BANK, Attn Bankruptcy Mge, PO BOX 814387, Los Angeles CA 90051
14872746	+ PennyMac Loan Services LLC, c/o Michael Farrington, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14866032	+ State Farm Cardmember Services, Attn.: Bankruptcy Manager, PO Box 790408, St Louis MO 63179-0408
14866036	+ WELLS FARGO VISA, Attn.: V. P. Bankruptcy, P.O.Box 6103, Carol Stream IL 60197-6103
14866035	+ Wells Fargo Discover, Attn.: V. P. Bankruptcy, P.O.Box 6103, Carol Stream IL 60197-6103

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 20 2024 00:17:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 20 2024 00:19:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14877139	Email/PDF: bncnotices@becket-lee.com	Dec 20 2024 00:48:42	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14891079	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 20 2024 00:17:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14866034	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 20 2024 00:51:24	CAPITAL ONE, Attn: Bankruptcy Mgr, PO Box 30285, Salt Lake Cirty UT 84130-0285
14877039	Email/Text: BKBCNMAIL@carringtonms.com	Dec 20 2024 00:17:00	BankUnited, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
14870479	+ Email/PDF: ebn_ais@aisinfo.com	Dec 20 2024 00:22:30	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14866027	+ Email/Text: mrdiscen@discover.com	Dec 20 2024 00:17:00	Discover Card, Attn.: V. P. Bankruptcy, P.O.Box 6103, Carol Stream IL 60197, Who incurred the

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			debt? Check one. 60197-6103
14891668	+ Email/Text: bankruptcy@midwestloanservices.com	Dec 20 2024 00:18:00	FIRST HERITAGE FINANCIAL LLC, c/o Midwest Loan Services, PO Box 209, 6th Floor, Hancock, MI 49930-0209
14875957	+ Email/Text: bankruptcy@midwestloanservices.com	Dec 20 2024 00:18:00	First Heritage Financial LLC, c/o Midwest Loan Services, 400 Quincy Street 6th Floor, Hancock MI 49930-1839
14866028	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 20 2024 00:50:12	J P MORGAN CHASE VISA, Attn.: Bankruptcy Manager, PO BOX 6294, Carol Stream IL 60197
14876478	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 20 2024 01:13:53	JP Morgan Chase Bank, NA, Attn: Bankruptcy Intake Mgr, 700 Kansas Lane Floor 01, Monroe LA 71203
14870969	Email/PDF: resurgentbknofications@resurgent.com	Dec 20 2024 00:22:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14866023	+ Email/Text: bankruptcy@midwestloanservices.com	Dec 20 2024 00:18:00	MIDWEST LOANS, Attn:, Bankruptcy Mgr, P O Box 209, Hancock MI 49930-0209
14879572	+ Email/PDF: ebnotices@pnmac.com	Dec 20 2024 00:50:44	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14866037	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 20 2024 00:18:00	US BANK, Attn.: V. P. Bankruptcy, P O BOX 790408, ST Louis MO 63179-0408
14878227	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 20 2024 00:51:26	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	First Heritage Financial Llc, PO Box 209, 6th Floor, Hancock, MI 49930-0209
14890773	*+	FIRST HERITAGE FINANCIAL LLC, PO Box 209, 6th Floor, Hancock , MI 49930-0209
14866038	*+	First Heritage Financial LLC, Attn LOGS Legal Group LLP, 3600 Horizon Drive Suite 150, King of Prussia PA 19406-4702
14875956	*+	First Heritage Financial LLC, Attn LOGS Legal Group LLP, 3600 Horizon Drive Suite 150, King of Prussia PA 19406-4702
14879134	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14875960	*+	Wells Fargo Discover, Attn.: V. P. Bankruptcy, P.O.Box 6103, Carol Stream IL 60197-6103

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2024 at the address(es) listed

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**below:**

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor First Heritage Financial Llc logsecf@logs.com
DAVID F. DUNN	on behalf of Debtor Higinio Mora dunncourtpapers@uigzone.com
DENISE ELIZABETH CARLON	on behalf of Creditor BankUnited N.A. bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Higinio Mora

Debtor

Chapter 13

Bankruptcy No. 24-10917-PMM

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED and Debtor is barred from filing bankruptcy, either individually or jointly with a spouse under any section of the code, without prior leave of Court FOR A PERIOD OF ONE YEAR.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.

**Date: December 19, 2024**



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PATRICIA M. MAYER  
U.S. BANKRUPTCY JUDGE